

TEXAS PERSONAL LINES MACHINE LETTER

**Homeowners**

*(Refer to page 15 of the Texas Personal Lines Manual.)*

**VI. RATING RULES**

**N. Mandatory Roof Covering Credits**

Update the following table as follows with the addition of territory 16S:

| <b>Territory</b>       | <b>Class 1<br/>Credit</b> | <b>Class 2<br/>Credit</b> | <b>Class 3<br/>Credit</b> | <b>Class 4<br/>Credit</b> |
|------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 9                      | 1%                        | 2%                        | 3%                        | 4%                        |
| 1, 8, 10, 11           | 2%                        | 4%                        | 5%                        | 7%                        |
| 7                      | 4%                        | 8%                        | 12%                       | 15%                       |
| 5, 6, 13, 14, 17       | 4%                        | 9%                        | 13%                       | 17%                       |
| 2, 4                   | 6%                        | 12%                       | 17%                       | 23%                       |
| 12, 16C, 16S, 19C, 19N | 7%                        | 14%                       | 21%                       | 28%                       |
| 3                      | 9%                        | 17%                       | 26%                       | 34%                       |
| 15C, 15N, 16N, 18, 20  | 9%                        | 17%                       | 26%                       | 35%                       |

*(Refer to page 30 of the Texas Personal Lines Manual.)*

**VIII. PROPERTY PROTECTION PROGRAM**

**D. Rating Rules**

2. Exclusion of Coverage, Endorsement No. (PPP) HO-700.

Update the following table as follows with the addition of territory 16S:

| <b>Vandalism and Malicious Mischief Premium Chart</b> |                          |
|---|--------------------------|
| <b>Territories</b>                                    | <b>Premium Reduction</b> |
| 1   | \$12.00                  |
| 11  | 11.00                    |
| 2, 3, and 14  | 5.00                     |
| 5, 6, 8, 18, and 19N                                  | 4.00                     |
| 4, 7, 9, 10, 15N, 16N, and 20                         | 3.00                     |
| 13, 17, and 19C                                       | 2.00                     |
| 12, 15C, 16C, and 16S                                 | 1.00                     |

**Dwelling**

*(Refer to page 11 of the Texas Personal Lines Manual.)*

**VI. RATING RULES**

**K. Mandatory Roof Covering Credits**

Update the following table as follows with the addition of territory 16S:

| <b>Territory</b>                               | <b>Class 1<br/>Credit</b> | <b>Class 2<br/>Credit</b> | <b>Class 3<br/>Credit</b> | <b>Class 4<br/>Credit</b> |
|--|---------------------------|---------------------------|---------------------------|---------------------------|
| 9  | 3%                        | 5%                        | 8%                        | 11%                       |
| 1, 8, 10, 11                                   | 4%                        | 5%                        | 9%                        | 13%                       |
| 5, 6, 13                                       | 10%                       | 15%                       | 25%                       | 36%                       |
| 2, 4, 14                                       | 11%                       | 16%                       | 27%                       | 38%                       |
| 7, 12, 15C                                     | 12%                       | 18%                       | 30%                       | 42%                       |
| 3, 15N, 16C, 16S, 16N, 17, 18,<br>19C, 19N, 20 | 13%                       | 20%                       | 33%                       | 46%                       |

## TEXAS PERSONAL LINES MACHINE LETTER

Example of HO-140 Premium Reduction for Homeowners Policy with Optimal Large Deductible  
Example #3c

|   |      |              |             |       |              |
|---|------|--------------|-------------|-------|--------------|
| <u>Assumptions:</u>                                     | HO-B | Brick Veneer | Territory 9 | PPC 6 | Flex +5%     |
| Coverage A (Dwelling)                                   |      |              |             |       | \$100,000    |
| Coverage B (Personal Property)                          |      |              |             |       | 60,000       |
| Deductible Clause 1                                     |      |              |             |       | 2%           |
| Deductible Clause 2                                     |      |              |             |       | 2%           |
| HO-101 (Replacement Cost)                               |      |              |             |       | Attached     |
| HO-135 (Increased Cost of Construction - Building Laws) |      |              |             |       | 10%          |
| Base Premium  |      |              |             |       | \$239,000    |
| Protection/Construction Factor                          |      |              |             | x     | 1.100        |
|   |      |              |             |       | \$262,900    |
| Amount of Insurance Factor (with increased Coverage B)  |      |              |             | x     | 4.886        |
| Basic Benchmark Premium                                 |      |              |             |       | \$1,284,529  |
| Flex Factor   |      |              |             | x     | 1.05         |
| Basic Premium   |      |              |             |       | 1,349        |
| Deductible Clause 1 (Excluded)                          |      |              |             | +     | -            |
| Deductible Clause 2 (11% of Basic Premium)              |      |              |             | +     | (148)        |
| HO-101 (5% of Basic Premium)                            |      |              |             | +     | 67           |
| HO-135 (6% of Basic Premium)                            |      |              |             | +     | 81           |
| <b>Total Premium</b>                                    |      |              |             |       | <b>1,349</b> |

## Basic Premium Reduction

|  | Dwelling  | Personal Property |
|--|-----------|-------------------|
| Dwelling Extended Coverage Premium Chart                               | \$165.00  | \$35.00           |
| Dwelling Extended Coverage Territory Multiplier                        | x 2.312   | x 2.278           |
| Subtotal   | \$381.480 | \$79.730          |
| Flex (HO-B Flex)   | x 1.05    | x 1.05            |
| Gross Premium  | \$400.554 | \$83.717          |
| Dwelling and Contents Combined   |           | \$484.271         |
| HO-140 (Primary Residence) Factor                                      |           | x 0.98            |
| <b>Indicated Reduction of Basic Premium</b>                            |           | <b>\$475</b>      |
| <b>70% of Basic Premium</b>  |           | <b>\$944</b>      |
| <b>Premium Reduction of Basic Premium (min. of previous two lines)</b> |           | <b>\$475</b>      |

## Replacement Cost Reduction

|   |           |             |
|---|-----------|-------------|
| Gross Premium   | \$400.554 | \$83.717    |
| Replacement Cost Surcharge  | x 0.05    | x 0.05      |
| Subtotal  | 20.028    | 4.186       |
| Dwelling and Contents Combined  |           | \$24.214    |
| HO-140 (Primary Residence) Factor   |           | x 0.98      |
| <b>Indicated Reduction of Replacement Cost Endorsement</b>                      |           | <b>\$24</b> |
| <b>70% of Replacement Cost Endorsement</b>                                      |           | <b>\$47</b> |
| <b>Premium Reduction of Repl. Cost Endorsement (min. of previous two lines)</b> |           | <b>\$24</b> |

## Increased Cost of Construction - Building Laws Reduction

|  |             |
|--|-------------|
| Gross Premium  | \$400.554   |
| Increased Cost of Construction - Building Laws   | x 0.06      |
| Subtotal   | \$24.033    |
| HO-140 (Primary Residence) Factor  | x 0.98      |
| <b>Indicated Reduction of Increased Cost of Construction-Building Law</b>                              | <b>\$24</b> |
| <b>70% of Increased Cost of Construction-Building Laws</b>   | <b>\$57</b> |
| <b>Premium Reduction of Increased Cost of Construction-Building Laws (minimum of previous 2 lines)</b> | <b>\$24</b> |

## Homeowners with HO-140 Attached

|   |              |
|---|--------------|
| Basic Premium (Basic Premium - Premium Reduction)                           | \$874        |
| Deductible Clause 1 (Excluded)  | +            |
| Deductible Clause 2 (no change)   | +            |
| HO-101 (Replacement Cost Surcharge - Premium Reduction)                     | +            |
| HO-135 (Increased Cost of Construction - Building Laws - Premium Reduction) | +            |
| <b>Total Premium</b>  | <b>\$826</b> |

Example based on rates effective November 1, 2001

## Texas Personal Lines Machine Letter

Example of HO-140 Premium Reduction for Homeowners Policy  
Example #3d

Assumptions: HO-B Brick Veneer Territory 9 PPC 6 Flex +5%

|   |  |  |  |  |   |  |              |
|---|--|--|--|--|---|--|--------------|
| Coverage A (Dwelling)                                   |  |  |  |  |   |  | \$100,000    |
| Coverage B (Personal Property)                          |  |  |  |  |   |  | 60,000       |
| Deductible Clause 1                                     |  |  |  |  |   |  | \$250        |
| Deductible Clause 2                                     |  |  |  |  |   |  | \$250        |
| HO-101 (Replacement Cost)                               |  |  |  |  |   |  | Attached     |
| HO-135 (Increased Cost of Construction - Building Laws) |  |  |  |  |   |  | 10%          |
| Base Premium  |  |  |  |  |   |  | \$239,000    |
| Protection/Construction Factor                          |  |  |  |  | x |  | 1.100        |
|   |  |  |  |  |   |  | \$262,900    |
| Amount of Insurance Factor (with increased Coverage B)  |  |  |  |  | x |  | 4.886        |
| Basic Benchmark Premium                                 |  |  |  |  |   |  | \$1,284,529  |
| Flex Factor   |  |  |  |  | x |  | 1.05         |
| Basic Premium   |  |  |  |  |   |  | 1,349        |
| Deductible Clause 1 (Excluded)                          |  |  |  |  | + |  | -            |
| Deductible Clause 2 (15% of Basic Premium)              |  |  |  |  | + |  | 202          |
| HO-101 (5% of Basic Premium)                            |  |  |  |  | + |  | 67           |
| HO-135 (6% of Basic Premium)                            |  |  |  |  |   |  | 81           |
| <b>Total Premium</b>                                    |  |  |  |  |   |  | <b>1,699</b> |

## Basic Premium Reduction

|  | Dwelling      | Personal Property |
|--|---------------|-------------------|
| Dwelling Extended Coverage Premium Chart                               | \$165.00      | \$35.00           |
| Dwelling Extended Coverage Territory Multiplier                        | x 2.312       | x 2.278           |
| Subtotal   | \$381,480     | \$79,730          |
| Flex (HO-B Flex)   | x 1.05        | x 1.05            |
| Gross Premium  | \$400,554     | \$83,717          |
| Dwelling and Contents Combined   |               | \$484,271         |
| HO-140 (Primary Residence) Factor                                      | x 0.98        |                   |
| <b>Indicated Reduction of Basic Premium</b>                            | <b>\$ 475</b> |                   |
| <b>70% of Basic Premium</b>  | <b>\$ 944</b> |                   |
| <b>Premium Reduction of Basic Premium (min. of previous two lines)</b> | <b>\$ 475</b> |                   |

## Replacement Cost Reduction

|   |              |          |
|---|--------------|----------|
| Gross Premium   | \$400,554    | \$83,717 |
| Replacement Cost Surcharge  | x 0.05       | x 0.05   |
| Subtotal  | 20.028       | 4.186    |
| Dwelling and Contents Combined  |              | \$24,214 |
| HO-140 (Primary Residence) Factor   | x 0.98       |          |
| <b>Indicated Reduction of Replacement Cost Endorsement</b>                      | <b>\$ 24</b> |          |
| <b>70% of Replacement Cost Endorsement</b>                                      | <b>\$ 47</b> |          |
| <b>Premium Reduction of Repl. Cost Endorsement (min. of previous two lines)</b> | <b>\$ 24</b> |          |

## Increased Cost of Construction - Building Laws Reduction

|  |  |             |
|--|--|-------------|
| Gross Premium  |  | \$400,554   |
| Increased Cost of Construction - Building Laws   |  | x 0.06      |
| Subtotal   |  | \$24,033    |
| HO-140 (Primary Residence) Factor  |  | x 0.98      |
| <b>Indicated Reduction of Increased Cost of Construction-Building Law</b>                              |  | <b>\$24</b> |
| <b>70% of Increased Cost of Construction-Building Laws</b>   |  | <b>\$57</b> |
| <b>Premium Reduction of Increased Cost of Construction-Building Laws (minimum of previous 2 lines)</b> |  | <b>\$24</b> |

## Homeowners with HO-140 Attached

|   |   |              |
|---|---|--------------|
| Basic Premium (Basic Premium - Premium Reduction)                           |   | 874          |
| Deductible Clause 1 (Excluded)  | + | -            |
| Deductible Clause 2 (no change)   | + | 202          |
| HO-101 (Replacement Cost Surcharge - Premium Reduction)                     | + | 43           |
| HO-135 (Increased Cost of Construction - Building Laws - Premium Reduction) | + | 57           |
| <b>Total Premium</b>  |   | <b>1,176</b> |

Example based on rates effective November 1, 2001

**TEXAS PERSONAL LINES MACHINE LETTER****EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN A DWELLING****Example #5**

Assumptions: HO-BT Dwelling Brick Veneer Territory 9 Flex -5% Protection Class 6

|  |   |             |
|--|---|-------------|
| Coverage B (Personal Property)   |   | \$20,000    |
| Deductible Clause 3  |   | \$100       |
| HO-101 (Replacement Cost)  |   | Attached    |
| Tenant Base Rate   |   | \$34.000    |
| Protection/Construction Factor   | x | 1.100       |
|  |   | \$37.400    |
| Amount of Insurance Factor   | x | 1.530       |
|  |   | \$57.222    |
| Basic Benchmark Premium  |   | \$57.222    |
| Flex   | x | 0.95        |
|  |   | \$54.361    |
| Basic Premium (Rounded)  |   | \$54        |
| Deductible Clause 3 (18% of Basic Premium)                             | + | 10          |
| HO-101 (15% of Basic Premium)  | + | 8           |
| <b>Total Premium</b>   |   | <b>\$72</b> |
| <b>Basic Premium Reduction</b>   |   |             |
| Extended Coverage Premium Chart 1B                                     |   | \$12        |
| Contents Extended Coverage Territory Multiplier                        | x | 2.278       |
|  |   | \$27.336    |
| Subtotal   |   | \$27.336    |
| Flex (HO-BT Flex)  | x | 0.95        |
|  |   | \$25.969    |
| Gross Premium  |   | \$25.969    |
| HO-140B (Primary Residence) Factor                                     | x | 0.96        |
| <b>Indicated Reduction of Basic Premium</b>                            |   | <b>\$25</b> |
| <b>70% of Basic Premium</b>  |   | <b>\$38</b> |
| <b>Premium Reduction of Basic Premium (min. of previous two lines)</b> |   | <b>\$25</b> |
| <b>Deductible Clause 3 Reduction</b>                                   |   |             |
| Gross Premium  |   | \$25.969    |
| Deductible Adjustment (Dwelling Section)                               | x | 0.08        |
|  |   | \$2.078     |
| Subtotal   |   | \$2.078     |
| HO-140B (Primary Residence) Factor                                     | x | 0.96        |
| <b>Indicated Reduction of Deductible Clause 3</b>                      |   | <b>\$2</b>  |
| <b>70% of Deductible Clause 3 amount</b>                               |   | <b>\$7</b>  |
| <b>Premium Reduction of Ded. Clause 3 (min. of previous two lines)</b> |   | <b>\$2</b>  |
| <b>Replacement Cost Reduction</b>                                      |   |             |
| Gross Premium  |   | \$25.969    |
| Replacement Cost Surcharge (End No. HO-101)                            | x | 0.15        |
|  |   | \$3.895     |
| Subtotal   |   | \$3.895     |
| HO-140B (Primary Residence) Factor                                     | x | 0.96        |
| <b>Indicated Reduction of Replacement Cost Endorsement</b>             |   | <b>\$4</b>  |
| <b>70% of Replacement Cost Endorsement</b>                             |   | <b>\$6</b>  |
| <b>Premium Reduction of Replacement Cost</b>                           |   | <b>\$4</b>  |
| <b>Homeowners-Tenant with HO-140B Attached</b>                         |   |             |
| Basic Premium (Basic Premium - Premium Reduction)                      |   | \$29        |
| Deductible Clause 3 (Deductible Clause 3 - Premium Reduction)          | + | 8           |
| HO-101 (Replacement Cost Surcharge - Premium Reduction)                | + | 4           |
| <b>Total Premium</b>   |   | <b>\$41</b> |

Example based on rates effective November 1, 2001

## TEXAS PERSONAL LINES MACHINE LETTER

## EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN AN APARTMENT

## Example #6

Assumptions: HO-BT Apartment Brick Veneer Territory 9 Flex +20% Protection Class 6

|   |   |              |
|---|---|--------------|
| Coverage B (Personal Property)  |   | \$25,000     |
| Deductible Clause 3   |   | \$100        |
| HO-101 (Replacement Cost)   |   | Attached     |
| Tenant Base Rate  |   | \$48.000     |
| Protection/Construction Factor  | x | 1.100        |
|   |   | \$52.800     |
| Amount of Insurance Factor  | x | 1.910        |
|   |   | \$100.848    |
| Basic Benchmark Premium   |   | \$100.848    |
| Flex  | x | 1.20         |
| Basic Benchmark Premium   |   | \$121.018    |
| Basic Premium   |   | \$121        |
| Deductible Clause 3 (20% of Basic Premium)  | + | 24           |
| HO-101 (15% of Basic Premium)   | + | 18           |
| <b>Total Premium</b>  |   | <b>\$163</b> |
| <b>Basic Premium Reduction</b>  |   |              |
| Extended Coverage Rate Chart (See Note Below)                                       |   | 0.635        |
| 50% of Building Rate  | x | 0.50         |
| Subtotal  |   | 0.318        |
| Amount of Coverage / 100  | x | 250          |
| Subtotal  |   | \$79.500     |
| Flex (HO-BT Flex)   | x | 1.20         |
| Gross Premium   |   | \$95.400     |
| HO-140B (Primary Residence) Factor  | x | 0.96         |
| <b>Indicated Reduction of Basic Premium</b>   |   | <b>\$92</b>  |
| <b>70% of Basic Premium</b>   |   | <b>\$85</b>  |
| <b>Premium Reduction of Homeowners Basic Premium (min. of previous two lines)</b>   |   | <b>\$85</b>  |
| <b>Deductible Clause 3 Reduction</b>  |   |              |
| Deductible reduction does not apply to apartments, condominiums or other buildings. |   |              |
| <b>Replacement Cost Reduction</b>   |   |              |
| Gross Premium   |   | \$95.400     |
| Replacement Cost Surcharge (End No. HO-101)   | x | 0.15         |
| Subtotal  |   | \$14.310     |
| HO-140B (Primary Residence) Factor  | x | 0.96         |
| <b>Indicated Reduction of Replacement Cost Endorsement</b>                          |   | <b>\$14</b>  |
| <b>70% of Replacement Cost Endorsement</b>  |   | <b>\$13</b>  |
| <b>Premium Reduction of Replacement Cost (min. of previous two lines)</b>           |   | <b>\$13</b>  |
| <b>Homeowners-Tenant with HO-140B Attached</b>                                      |   |              |
| Basic Premium (Basic Premium - Premium Reduction)                                   |   | \$36         |
| Deductible Clause 3   | + | 24           |
| HO-101 (Replacement Cost Surcharge - Premium Reduction)                             | + | 5            |
| <b>Total Premium</b>  |   | <b>\$65</b>  |

Example based on rates effective November 1, 2001

## NOTE:

- For Apartments and Condominiums:
  - If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- For Other Buildings:
 

Determine the rate table to be used from the TWIA General Index.

**TEXAS PERSONAL LINES MACHINE LETTER****EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HO-CON-B****Example #7**

Assumptions: HO-CON-B Condo Brick Veneer Territory 9 Flex -10% Protection Class 6

|   |   |              |
|---|---|--------------|
| Coverage B (Personal Property)            |   | \$50,000     |
| Deductible Clause 3                       |   | \$250        |
| HO-101 (Replacement Cost)                 |   | Attached     |
| Tenant Base Rate                          |   | \$45,000     |
| Protection/Construction Factor            | x | 1.100        |
|   |   | \$49,500     |
| Amount of Insurance Factor                | x | 3.850        |
|   |   | \$190.575    |
| Basic Benchmark Premium                   |   | \$190.575    |
| Flex                                      | x | 0.90         |
|   |   | \$171.518    |
| Basic Premium (Rounded)                   |   | \$172        |
| Deductible Clause 3 (5% of Basic Premium) | + | 9            |
| HO-101 (15% of Basic Premium)             | + | 26           |
| <b>Total Premium</b>                      |   | <b>\$207</b> |

**Basic Premium Reduction**

|   |   |           |
|---|---|-----------|
| Extended Coverage Rate Chart (See Note Below) |   | 0.635     |
| 50% of Building Rate                          | x | 0.50      |
| Subtotal                                      |   | 0.318     |
| Amount of Coverage / 100                      | x | 500       |
| Subtotal                                      |   | \$159,000 |
| Flex (HO-CON-B Flex)                          | x | 0.90      |
| Gross Premium                                 |   | \$143,100 |
| HO-140 (Primary Residence) Factor             | x | 0.96      |

|  |           |            |
|--|-----------|------------|
| <b>Indicated Reduction of Basic Premium</b>                            | <b>\$</b> | <b>137</b> |
| <b>70% of Basic Premium</b>  | <b>\$</b> | <b>120</b> |
| <b>Premium Reduction of Basic Premium (min. of previous two lines)</b> | <b>\$</b> | <b>120</b> |

**Deductible Clause 3 Reduction**

Deductible reduction does not apply to apartments, condominiums or other buildings.

**Replacement Cost Reduction**

|  |           |           |
|--|-----------|-----------|
| Gross Premium  |           | \$143,100 |
| Replacement Cost Surcharge (End No. HO-101)                            | x         | 0.15      |
| Subtotal   |           | \$21,465  |
| HO-140 (Primary Residence) Factor                                      | x         | 0.96      |
| <b>Indicated Reduction of Basic Premium</b>                            | <b>\$</b> | <b>21</b> |
| <b>70% of Basic Premium</b>  | <b>\$</b> | <b>18</b> |
| <b>Premium Reduction of Basic Premium (min. of previous two lines)</b> | <b>\$</b> | <b>18</b> |

**Homeowners-Condo with HO-140 Attached**

|   |   |             |
|---|---|-------------|
| Basic Premium (Basic Premium - Premium Reduction)       |   | \$52        |
| Deductible Clause 3                                     | + | 9           |
| HO-101 (Replacement Cost Surcharge - Premium Reduction) | + | 8           |
| <b>Total Premium</b>                                    |   | <b>\$69</b> |

Example based on rates effective November 1, 2001

**NOTE:**

- For Apartments and Condominiums:
  - If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- For Other Buildings:
 

Determine the rate table to be used from the TWIA General Index.

## Summary of Territorial Rate Changes

Effective November 1, 2001

| Zone             | Territory | Description                 | Homeowners | Tenants | Extended Coverage | Additional Extended Coverage | Physical Loss Form |
|------------------|-----------|-----------------------------|------------|---------|-------------------|------------------------------|--------------------|
| Seacoast         | 1         | Harris                      | 0.2%       | -12.0%  | 12.8%             | 10.9%                        | -14.1%             |
| Central North    | 2         | Dallas                      | -3.9%      | -12.1%  | 1.6%              | 15.3%                        | 4.0%               |
| Central North    | 3         | Tarrant                     | -5.9%      | -12.1%  | -1.4%             | 14.7%                        | 3.4%               |
| Central North    | 4         | Rockwall                    | -4.9%      | -12.4%  | 4.5%              | 14.6%                        | 1.5%               |
| Central South    | 5         | Bexar                       | 8.7%       | -14.5%  | -0.3%             | 11.6%                        | 11.5%              |
| Central South    | 6         | Travis                      | 4.3%       | -12.4%  | 2.6%              | 11.5%                        | 6.3%               |
| Central South    | 7         | El Paso                     | -5.4%      | -13.1%  | 0.6%              | 10.7%                        | 3.6%               |
| Seacoast         | 8         | Galveston                   | -1.9%      | -11.7%  | 18.4%             | 10.3%                        | -6.3%              |
| Seacoast         | 9         | Nueces                      | 7.6%       | -11.8%  | 18.4%             | 10.8%                        | -2.2%              |
| Seacoast         | 10        | Other First Tier            | 4.8%       | -11.3%  | 18.4%             | 10.0%                        | -5.4%              |
| Seacoast         | 11        | Second Tier                 | 4.2%       | -11.4%  | 12.8%             | 10.2%                        | -8.5%              |
| Central South    | 12        | South - Mexican Boarder     | -2.5%      | -12.8%  | 2.2%              | 11.1%                        | 5.1%               |
| Central South    | 13        | Surrounding Travis County   | 6.7%       | -12.2%  | 1.8%              | 11.1%                        | 4.9%               |
| Central South    | 14        | East Texas Central          | 6.8%       | -12.0%  | 3.0%              | 11.3%                        | 3.6%               |
| Central South    | 15C       | West Except El Paso         | 8.2%       | -12.9%  | 4.4%              | 11.3%                        | 6.2%               |
| North/Northwest  | 15N       | Northwest South             | -1.1%      | -8.0%   | 5.7%              | 4.1%                         | 0.1%               |
| Central North    | 16C       | South West of Dallas County | -1.9%      | -8.4%   | 5.5%              | 18.8%                        | 6.5%               |
| Central North    | 16S*      | Waco                        | -11.4%     | -17.2%  | -4.7%             | 7.3%                         | -3.8%              |
| Central North    | 16C Total | 16C and 16S                 | -5.7%      | -11.9%  | 1.4%              | 14.2%                        | 2.4%               |
| North/Northwest  | 16N       | Northwest South East        | 4.3%       | -7.9%   | 7.8%              | 3.8%                         | -0.8%              |
| Central North    | 17        | North East of Dallas County | -2.7%      | -11.6%  | 6.1%              | 14.1%                        | 1.4%               |
| North/Northwest  | 18        | Northwest Central           | 11.4%      | -7.7%   | 10.5%             | 3.6%                         | -1.4%              |
| Central North    | 19C       | West/NW of Dallas County    | 2.6%       | -12.0%  | 8.5%              | 14.3%                        | 2.3%               |
| North/Northwest  | 19N       | Northwest Central East      | 4.1%       | -7.9%   | 8.2%              | 3.9%                         | -0.9%              |
| North/Northwest  | 20        | Panhandle - North           | -0.9%      | -7.6%   | 3.6%              | 4.1%                         | 0.1%               |
| <b>Statewide</b> |           |                             | 0.6%       | -12.1%  | 7.2%              | 11.3%                        | -1.3%              |

\* 16S - McLennan County from Territory 16C